

Fidelity / Crime Division's Small Business
Comprehensive Solution



When it comes to fighting fraud, many small businesses face an *uphill battle*.



Small businesses* are the most common victims of fraud accounting for **21%** of all cases.



Small businesses have limited resources and are much less likely to have robust anti-fraud controls in place, leaving the businesses to feel the impact of loss more acutely compared to larger organizations. Fraud at smaller companies sustain median losses of **\$141,000** with losses often in the millions of dollars.

15x



Employee theft is **15 times** greater than external theft or embezzlement.

Common fraud schemes plaguing small businesses* include: **billing fraud, check tampering, expense reimbursement, cash embezzlement, and payroll fraud**

* Small businesses are defined as organizations with fewer than 100 employees. Resources: Association of Certified Fraud Examiners Report to the Nations on Occupational Fraud and Abuse (2024 Global Fraud Study) - <https://www.acfe.com/-/media/files/acfe/pdfs/rtn/2024/2024-report-to-the-nations.pdf>



Are your small business clients receiving adequate protection?

Great American Insurance Group, America's **3rd largest provider** of fidelity/crime insurance products, is proud to introduce our new streamlined crime insurance solution tailored to help protect small businesses with up to 250 employees. Coverage provided by AM Best "A+" (Superior) rated carriers.

Key Advantages

Competitive rates specific to small business exposures: **Minimum premiums starting at \$100**

Limits available up to **\$3 million**

Comprehensive crime insurance coverage solution in comparison to limited coverage typically found within package policies

Streamlined quote, bind and policy issuance

Our industry recognized **outstanding underwriting** expertise and claims service backing it all

Broad appetite with ERISA coverage included or available on a stand-alone basis

Multi-year term options available for ERISA

Contact us

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SmallBusinessCrime.com
CrimeInsurance.com

Small Business Risk Appetite



Target Classes

Retail



- Apparel/Footwear Stores
- Online Retailers
- Salons/Spas

Food & Drink



- Catering/Food Service Operators
- Coffee Shops
- Craft Breweries/Distilleries
- Confection/Novelty Shops
- Restaurants

Entertainment



- Experience Marketing
- Hotels/Lodging
- Performing Arts Organizations

Professional Services



- Advertising/Marketing/PR Firms
- Management Consulting Firms
- Professional Associations

Technology



- Computer Programming
- IT Firms/Consulting
- Software Developers
- Website Developers

Sports & Recreation



- Dance/Gymnastics Studios
- Golf Clubs/Courses
- Gym/Fitness/Wellness Centers
- Outdoor Recreation Providers
- Sports Leagues/Clubs
- Yoga Studios

Construction



- Architects/Engineering Firms
- Construction Consultants
- Environmental Consultants
- General/Specialty Contractors
- Janitorial/Maintenance Services
- Landscaping Services
- Electrical/Plumbing/Heating Contractors

Employee Benefits Plans



- Qualified ERISA Plans of any Sponsor Organization

Medical Services



- Dental Offices
- Physician Offices
- Optician Offices
- Home Health/Assisted Living
- Animal Hospitals



Restricted Classes

- Auction/Asset Disposal
- Check Cashers/Couriers
- Jewelry Stores
- Payroll Processors
- Transportation Providers
- Auto Dealers/Repair Shops
- Financial Institutions
- Law/Escrow Firms
- Movie Theatres
- Trucking/Logistics
- Cannabis/CBD Shops
- Food/Grocery Stores
- Mining/Metals
- Public Entities
- Warehousing/Storage
- Casinos/Gaming
- Hospitals/Healthcare Providers
- Pawn/Resale Shops
- Third Party Administrators
- Waste Management/Recycling

SmallBusinessCrime.com